

# SOUTH AFRICA'S RURAL HOUSING RENAISSANCE

by anthropologist MERCI AWARING and geographer BENOIT ALLANIC

## 1 Introduction

First-time foreign visitors to South Africa often express surprise that things here are not as bad as were expected. South Africa does tend to obsess about its difficulties and sometimes seems even to vigorously promote problems for itself. There is endless engagement with shadow rather than sunshine. This may help explain why an astonishing widespread grassroots housing renaissance in what Minister of Education Kader Asmal recently called the country's "obscure and dusty spots" has stayed hidden rather than being triumphantly revealed and loudly celebrated.

Only very recently has the Housing Ministry intimated that self-built housing could actually perhaps contribute to shelter for the country's poor. The Ministry is closing the stable door after the horse has bolted. A recent high profile urban land 'invasion' has thrown land and housing realities and land reform in South Africa onto centre stage (not before time). The self-driven housing renaissance described here is significant to these issues as well as to real upward mobility or empowerment of the poor.

This now extensive, constantly escalating, self-started self-funded housing upgrade among a population generally thought of as helpless hopeless poorest of the poor rural South Africans

- speaks of their robust dynamism and their own determination to escape the confines of life lived in conditions of poverty,
- confounds culture of poverty theory that the poor are driven by a strong present-time orientation and desire for immediate short-term gratification and lack the ability to plan for the future. When a gap presents itself the poor are not slow to take it,
- indicates that in residential aspirations South Africa is one nation; that the poor are not really satisfied to live permanently in shacks or basic sub-economic housing,
- that they have profited greatly from transfer of technology via extensive hands-on involvement as labourers in the building and construction industry,
- since starving people do not make substantial bricks and mortar investments it suggests a need for clarity about the real parameters of poverty in South Africa,
- and for incorporation and harnessing of the Peruvian economist Hernando de Soto's insights about the poor's hidden strengths and assets, to the benefit of the poor themselves as well as South Africa.

## **2 Research programmes**

This housing research focus commenced in 1998 with anthropological input requested for a multidisciplinary land reform, livelihoods and quality of life study in the eastern district of the North West by the Land and Housing Centre at Pretoria University, to support a national research programme commissioned by DANIDA for the Department of Land Affairs.

In 2001 as part of a research programme funded by the European Union for the Northern Province provincial, district and municipal government's pending local economic development activities, the housing research was extended to that province.

As well as in-depth research in the North West and Northern Provinces additional fieldwork and/or observations in Gauteng, Mpumalanga, Free State and Eastern Cape reveal that the people-driven housing upgrade is now a feature of all so-called rural habitats.

This research is continuing.

## **3 Anthropological methodology**

Hands-on participant observation fieldwork during anthropology's comparatively shorter era as a scientific discipline makes all good anthropologists sceptical about social and scientific paradigms enshrined in 'received wisdom'. Whereas sociologists can be compared to anglers who bait their hooks with prior hypotheses and usually catch the fish they expect to catch, anthropological methodology resembles seine fishing nets are cast and findings based on the fish found. Anthropological fieldwork commences from the outside looking in and its very first task is to take note of the habitat or locality in which a group has its settlement and how it houses itself or is housed.

## **4 Existing paradigms and fieldwork observations**

According to the last national census in 1996 the North West Province contains a population only around one-third (1 171 734) urban and two-thirds (2 183 091) non-urban of whom over 70% are said to rely on crop cultivation for survival. Similarly, the Northern Province statistics indicate that only 11% (541 301) of the population are urban, 89% (4 388 067) non-urban and also largely reliant on subsistence agriculture.

Received wisdom about prevailing socioeconomic realities is encapsulated in the following account published in *Reconstruct*, a national Sunday newspaper supplement, on 19 December 1999:

"Poverty is deepest (here) and inequalities between urban and rural areas are probably on the increase. Government policies since 1994 have failed to make a dent on the problem. The bulk of the rural poor depend for cash on migrant remittances or pensions. Sizeable numbers are landless and own no livestock. Nevertheless over 70% cultivate crops which keep so many families alive. Some retrenched migrants, recognising that the urban economy will not solve their problems, are beginning to return home, looking for local economic activities. But these are thinly scattered."

The belief is widespread that apart from the few benefiting from government delivery of subsidised economic (RDP) housing or the cooperative Peoples' Housing Process (PHP) these non-urban populations mainly occupy rudimentary traditional earth wall or shack structures. But first observations immediately revealed and further research confirmed that residential realities in these regions are in fact as far removed from this conventional negative stereotyping as chalk from cheese. And furthermore the evidence was that agricultural activities within these populations are much less extensive than portrayed.

The vast majority do not live 'on farm' but in villages and settlements of 80 to 15000 or more households. These villages and settlements do not resemble urban slums like Alexandra nor are they blighted with the uniformity associated with all low-income mass housing since Soweto. Individual plots are generally large to very large and conditions of crowding the exception rather than the rule. Decrepit shacks are far and few between. And everywhere there is evidence of brick stockpiling, home extensions, home improvements, and construction of modest, medium-size and very large new cement, clay and face brick houses. Establishing gardens, lawns and trees, putting in hedges, walls and gates is more prevalent than subsistence agriculture even in areas called deep rural.

The sum total of these self-initiated self-funded bricks and mortar investments and property improvements can justifiably be called a housing renaissance. It is also argued with justification that residential quality of life in such regions is now by a large superior to that generally available to grassroots urban residents. These are radical claims. Together with documented data our extensive photographic evidence will hopefully help modify prevailing mindsets but in any event a curtain cannot indefinitely be drawn over this people-driven home-improvement phenomenon. It will speak for itself.

## **5 The process**

In 1994 the ANC government promised land to the disadvantaged masses. Land reform policy has three components:

- restitution of land to dispossessed groups
- redistribution of land to the landless
- upgrading tenure rights

Legal processing of 64000 restitution claims has been extremely slow. Redistribution as well as tenure upgrades in existing villages and settlements or for informal settlements on state property have been put largely on the back burner throughout although together these two land reform policy components in fact affect by far the majority.

However, the recent high profile land 'invasions' may make a difference to this status quo. Against this backdrop the implications of the self-initiated people's housing upgrade described here should be appreciated as a land reform and transformation lemon rather than a lemon. South Africa's poorest of the poor are demonstrating that if given the right gap they can pull off housing miracles.

Thus far two priorities for land reform in so-called rural regions have been land productivity

and communal ownership. Regardless of the facts that most of these populations are not using their own sites for crop cultivation or any kind of stock (poultry, goats, cattle) or that the vast mass of modern humanity has used individual property ownership and bricks and mortar investment on it as their chief asset and route to upward mobility, land productivity has been narrowed to mean (originally subsistence, more recently small commercial) agriculture and to a far lesser extent small, medium and microenterprise (SMME) self-employment activities. The bias towards agriculture as the chief livelihoods option for the bulk of the so-called rural poor is in essence a top-down perspective which replicates an apartheid government mindsets and policies and entirely ignores grassroots realities and aspirations. Not surprisingly it has produced many more failures than successes, both with agricultural land reform projects as well as community food garden and other agriculture-related poverty alleviation projects. Absence of community buy-in is a central problem. Only 2% of respondents in our NW household survey of 236 families expressed the least interest in owning a farm; most (including the increasing number of matriculants) are wholly disinclined to expend vast amounts of their time and energy trying to live off the land especially with fruit, vegetables, eggs, chickens, chicken feet etc widely and cheaply available either from local vendors or supermarkets.

By comparison with failed agricultural projects the people's own housing achievements present a very upbeat scenario.

Since 1994 the inhabitants of previous dumping grounds as well as numerous settlements and villages of the North West, Northern Province and other such regions have enjoyed de facto security of tenure. From a bottom-up rather than top-down or legalistic perspective the majority consider that the ANC's 1994 promise of land for all confirms their property rights over the piece of earth on which they live. Subjectively experienced security of tenure clearly kickstarted the housing renaissance and feeds into its present rolling mass action. But the housing renaissance is also further underpinned by intelligent grassroots assessments that dynamic social changes now make a permanent stake in so-called rural localities a 'best value' option.

As elsewhere, the apartheid government pursued its homelands policy in North West and Northern Provinces for populations decreed to have no legal status in urban areas in which they were permitted only as labour units. Apart from the numerous settlements and villages already existing in such areas, homelands policy produced dumping grounds like Winterveld or Stinkwater as well as formally proclaimed mass housing townships like Garankuwa, Mabopane and Tembisa, established as labour dormitories for main metropolitan hubs. With natural population growth over the years, even backyard accommodation reached saturation in these townships and hence the proliferation of informal settlements now virtually wall-to-wall around them, all within easy reach of urban workplaces. Rather than involving land invasions of farms or other private land these residential extensions which mostly accommodate young adult families wanting their own home on their own piece of land are generally located on state-owned property. These households also consider that they own the land on which they live. Their attitude is fortified by some government formalisation of such settlements together with its infrastructural enhancements within or its anticipated service delivery to them.

Hence in whatever locality they elect as their permanent home, be it established village or settlement or a more recent informal habitat, the population shares a subjective sense of

rightful ownership over their property and this tenure confidence can be measured by the residential upgrading processes. Informal settlements are not rural slums. Commencing with neat shacks on bare ground but on substantially sized plots their transformation rapidly commences, first with stockpiling of bricks and other building materials and establishment of gardens and tree planting. Ornate walls, wrought-iron fences and gates appear. Within the year there are extensions to shacks as well as construction of cement, clay or face brick homes of all sizes. In short, an identical process to what is occurring in the villages, settlements and former dumping grounds.

In these regions there are a minority of traditional dwellings, usually well-maintained and attractive and often with modern extensions. Informal settlements commence with basic wood-and-iron shacks, largely as starter homes built by young families setting up on their own. These and older wood-and-iron structures in established villages or settlements tend to be well maintained. Upgrading, modernising, adding to, or entirely replacing them with brick dwellings is an ongoing process. Most of the housing stock however consists of modern, owner-built cement-brick structures which though modest are usually superior in size, quality and architectural components to basic RDP units or PHP structures. There are also significant numbers of larger modern clay or face brick homes which incorporate sophisticated architecture such as tiled split-level roofing, picture and arched windows etc. and elaborate fittings such as ornamental ceilings, en-suite bedrooms, marble tile floors etc. And even in informal settlements there are what can only be described as mansions.

Cooperative and social housing has a strong following. Its proponents consider this to be more appropriate for low-income South Africans than the "individualistic focus of current tenure practices internationally and in South Africa" - notwithstanding research which shows a preference for individual ownership because of the security it is seen to give and the historical denial of access to ownership rights". However, this housing renaissance is in no sense a communal or group thing. Neighbours do not come together to help build. The process is driven wholly by individual households. Individualistic orientation extends beyond property ownership and decisions when and how to initiate construction activity to include size, shape, architectural style and decor, and positioning of dwellings. South African architect and analyst Alan Lipman has pointed out that personalised embellishment by upmarket sectional-title townhouse occupants gives expression to the diversities that mark human existence; he remarks that this bears especially on the bleak uniformity of low-cost housing. Diversity is the hallmark in so-called rural villages and settlements. Architectural variety together with positioning large and small homes on site according to individual choice breaks the original Soweto as well as the current RDP mould, makes a significant positive contribution to residential quality of life and loudly proclaims individual diversity, all of which compensates for headaches it may cause to planners of infrastructural installation as well as tenure upgrading.

## **6 Extent and costs**

Here we are concerned mainly with a qualitative representation of a housing phenomenon visible to those with eyes to see, but passing notice for too long. We put the housing renaissance horse in front of the cart and explore the general nature, shape, size and colour of that horse.

Comprehensive quantitative research is in process to expand data about both horse and cart. For example, our sample survey of 236 households in nine North West villages and settlements reveals that 86% built their own home, 9% bought it from a previous owner and only 5% occupied state -built housing. A mere 3% were accommodated in only one room, a mere 9% in two rooms; 32% had three to four rooms, 52% five to nine rooms and 4% ten or more rooms. Of the sample, 8% still intended to improve their house, 22% to extend it, 29% to build a new house and 41% stated that the house was complete and that they liked it as it was.

Sample surveys of 490 properties in two ex -homeland localities in the Northern Province reveal that 190 or 38.78% had building materials on site, 147 or 30% had extensions to an existing house, 325 or 66.33% had a basic modern house, 57 or 11.83% had a larger modern house and 6 or 1.22% had a mansion. There were only 44 or 8.98% traditional structures and shacks. Of the existing dwellings, 364 or 72.24% cement block structures, 17 or 3.47% clay brick and 29 or 5.92% face brick structures. These data are structured on an 'as well as' basis: a single property can have building materials and a shack with a cement block extension or a cement/clay brick dwelling.

The Centre for Development Enterprise conducted research in Winterveld in the North West in 1998. It established that even in this notorious dumping ground which is generally perceived as the worst rural slum of all, average household expenditure on upgrading accommodation amounted to no less than R11000. Our ongoing research confirms that this is the general trend in these regions.

## **7 The effect of social change**

It is suggested that the housing renaissance is largely a post -1994 phenomenon arising out of widely felt tenure security. But furthermore, exercise of the option to make substantial bricks and mortar investments in such areas arises out of 'best value' considerations.

'Best value' is associated with present socioeconomic realities and social change. South Africa has hardly been a standstill society yet analysts, planners and policy -makers often appear to discount social change and particularly its intrusion into the lives of so-called rural populations.

### **a Urbanisation**

Urbanism in South Africa is a century old. During that century there has been much coming and going into and out of urban areas by the bulk of the indigenous population. As far back as 1971 the Africanist Basil Davidson criticised the manner in which memory of things past was overlooked in favour of the tabularasa or blank slate myth, a presentation of Africans "without history, living in a perpetual vacuum of experience" and that same year South African anthropologist Bernard Magubane condemned the accumulation of urbanisation studies that "are theoretically false and have congealed into a steadfast intellectual reality (acting as) a powerful mystification of the real social forces at work". Apart from a short timespan in the early 1900s when poor white farmers/sharecroppers first migrated to cities there is no reference to a constantly necessary urbanisation process for whites who continue to relocate from farms and rural towns. But the blank slate perspective is still applied to black

citizens. It is suggested that if ever significantly valid the concept of a one-way urbanisation process long ago passed its sell-by date.

## **b Urban and non-urban distinctions**

The problem starts with Central Statistics. Its 1996 census report commences with definitions of urban and non-urban. The former applies only to towns, cities and areas legally defined as urban. Non-urban applies not only to agricultural areas but also to all small settlements, rural villages and areas away from towns and cities as well as to what are called "semi-urban areas adjoining but not part of legally proclaimed urban areas". New municipal demarcations will affect this definition but its implication is that even those who have spent entire lives in cities but happen to live outside the proclaimed municipal boundary have been enumerated as non-urban.

Via these definitions around half the South African population is in fact decreed to be non-urban. This prescription is extended beyond locality and taken to indicate way of life and state of mind. Non-urban people are perceived to be different from those defined as urban. Each new generation is taken to be 'not urbanised', forever frozen like insects in amber into a static encapsulated non-urban domain entirely composed of poorest of the poor; some living as urban squatters following their one-way migratory journey to towns or cities, most still "rural" and living in isolated hinterland areas where they survive on subsistence agriculture, migrant remittances, pensions and welfare, suffer from an inferior quality of life in all respects and are in need of appropriate input to equip them for more productive agricultural livelihoods.

## **c Employment and unemployment**

Overriding emphasis on South Africa's unemployment and formal sector job shrinkage tends to obscure the facts and effects of existing employment. Within the North West's economically productive age-group (15 to 65 excluding scholars, students, housewives, the disabled and those unable to work for other reasons) 725 287 out of the total of 1 168 833 are enumerated as employed and 443 546 unemployed (although it is known that this count under-represents the informal economy). In the Northern Province 570 129 are enumerated as employed and 486 554 unemployed, totalling 1 056 683 in the economically productive age group. In short in both these cinderella provinces there are still more employed than unemployed.

Assuming that breadwinners support on average three dependants, the bulk of the total population will have a cash income. It is suggested that South African wage disparities are the more serious problem since Central Statistics census findings for 1996 are that 72% of the workforce earn no more than a paltry R2500. Nonetheless these incomes do more than keep body and soul together. They subsidise the housing renaissance.

## **d Social change**

The impact and effects of social change in so-called rural areas has tended to be bracketed out. Social change includes

- widespread knowledge as opposed to rural peasant naivety about what is on offer in towns and cities. This includes the low down if not actual first hand experience of the realities of urban labour and consumer markets, residential options and comparative costs, schooling, crime etc.
- general involvement in functionally urban livelihoods, adoption of functionally urban lifestyles and commitment to functionally urban aspirations;
- much greater mobility as a result of relatively cheap, fast transport via a taxi network servicing every area including the deepest rural habitats. Not only does this enhance the coming and going between rural and urban areas which has always been a feature of black social life. Large numbers of breadwinners in formal urban employment are now able to commute daily at an average of less than an hour per trip while those further away from urban workplaces commute weekly, averaging three hours per trip and living largely in informal shacks during the week. Opting for a permanent home base in so called rural areas is influenced by this ease of mobility.

## 8 Livelihoods and lifestyles

The majority of households in these two provinces have at least one breadwinner in formal employment mainly at the R2 500 or below income level. Breadwinners have never been entirely dependent on migrant labour in distant metropolitan centres since both provinces have around ten of their own larger or smaller towns - for example from only three of many ex-homeland villages a few kilometres out of Potgietersrus in the Northern Province no less than 800 taxi ferry some 22000 breadwinners and consumers into this town daily.

Many households also participate in self-initiated income-generating activities which can bring in anything from R200 to R6000+ per month. Absence of entrepreneurial spirit is not the main SMME limitation. Local SMME activities are symbiotically connected to outside incomes and rather than stimulating self-employment job shrinkages and unemployment impacts negatively on local SMME economies. Where local self-employment is relatively thriving, levels of outside formal employment also tend to be reasonable. A second major limitation is absence of innovation within the SMME - no settlement can support an unlimited number of identical enterprises. However, as well as the oversupply of spazas, shebeens, fruit and vegetable vendors etc and contrary to data from other sources that the informal economy is largely 'survivalist' it also caters for non-survivalist functionally urban expenditure on vast quantities of soft and alcoholic drinks, sweets and chips as well as in hairdressing and beauty salons, pool-rooms, discos and other recreational and leisure amenities.

Since the 'poverty game' is the only one on offer most residents play it. If actually provided, declarations of total household income cannot be regarded as reliable. Information about household consumer patterns and the impact of livelihoods on actual lifestyles is more accessible and provides useful data. Household food consumption is generally well above poverty datum line levels. In most families, members are decently and often stylishly clothed and shod, a growing number possess cell phones and credit cards for major retailers, homes are

at least decently and sometimes lavishly furnished and fitted. And as this paper emphasises, many are organising their financial resources so well that they are managing to upgrade their residential quality of life far above the RDP housing level.

## **9 Functional urbanism**

The South African school syllabus includes education on rural settlements. Learners are taught that "the best way to decide whether the settlement is urban or rural is to look at what the people are doing. Settlements are rural if they are unfunctional around agriculture." Some agricultural activity on a minority of individual properties or some use of grazing and cropland in villages/settlements administered by tribal authorities cannot justify calling entire populations living in such settlements rural. With respect to livelihoods as well as lifestyles and aspirations they are with very few exceptions functionally urban.

Urban (or mainstream South African) quality of life involves participants in non-agricultural multifunctional formal or informal employment to generate cash income with which they rent/buy/build and fit out houses for families whom they feed, clothe, educate and otherwise care for; with which they strive to purchase as wide as possible a range of consumer goods including cellphones and vehicles; with which they also manage to entertain themselves, families and friends in various ways in a range of consumer goods including snacking, drinking, smoking, gambling, partying, pool-rooms, taverns, discos, restaurants, cinemas, concerts, theme parks, zoos, seaside holidays, Christmas shopping sprees etc. Universal cash limitations in the face of an Aladdin's cave of consumer options ensure that most modern functionally urban families live their lives in greater or lesser debt. Nevertheless many also invest in savings and insurance of various kinds as well as strategies to bring about their own upward mobility or empowerment.

Expectations of opportunity for upward mobility are part and parcel of functional urbanism. This is generally achieved through two related avenues for advancement and display of status - the work you do, and the house/neighbourhood you live in. The existing employment scenario offers limited opportunities for rank and file advancement. Most present breadwinners have to take what comes when it comes if it comes. They hope their better educated children will be positioned for occupational upward mobility but rising educational levels are not yet bringing great employment rewards to matriculants or even tertiary education graduates.

However, the so-called rural regions have clearly supplied a gap for residential quality of life empowerment. Opportunity has knocked. The population is responding with vigour, energy, strength and the ability to do something to improve their lot in life. Involvement in home improvement and in what can only be called gentrification of properties is a flag proclaiming progress as well as functionally urban identity.

## **10 Best value**

The cluster of 'best value' components feeding into this self-started self-funded housing upgrade includes

- de facto security of tenure;
- government upgrading of village and settlement infrastructure and expectations of further service delivery including piped water into houses, water -borne sewage and tarred roads;
- availability of free or very cheap land. It is commonly known that accommodation and living costs in country areas is low and expectations of extremely cheap living are based on fact. In terms of the traditional tenure system those with legitimate tribal affiliation are entitled to almost free residential, agricultural and grazing land, while affiliation fees for people who apply for a site but do not belong to the tribe vary from only R400 to R650 (a one -off fee). In trust land settlements (determined as land for Africans by the 1936 Land Act) payment per annum is a mere R1 for a residential site and R3 for agricultural or grazing rights if needed. In terms of the 1994 promise of land for all, other vacant State -owned land which totals around a third of the entire NW and Northern Provinces has been considered as legitimate localities for (free) residential expansion via informal settlements which in some cases have been formalised by government, also involving very low cost occupants. Rent boy cottages were initiated by civic structures in the 1980s with respect to tenants on black -owned land and although these rentals were also extremely low there has been no resumption of rent payments, usually in agreement with landowners with whom 'willing buyer willing seller' arrangements have been made in expectation of initiation of land reform in these localities. These are the typical cost realities of such regions;
- the benchmark for South African mainstream housing is of high quality construction and architecture, matching the best in the world. Long term involvement in the building and construction industry has produced extensive transfers of technology within grassroots populations. Some households possess the necessary skills to design and build their own structures from start to finish and small scale house designers, building plan draughtsmen, brickmakers, builders, plasterers, carpenters, joiners, plumbers etc are widely available;
- bureaucratic intervention or interference with house -building activities is minimal to non-existent;
- in addition to the opportunity for upgrading residential accommodation these areas offer families and especially their growing children a community quality of life with far fewer risks and dangers than in urban areas. People say their villages and settlements are 'cool' i.e. crime free. With jobs in short supply and frequently only one breadwinner per household in formal outside employment it makes sense to have permanent residence where families are most comfortable and safe;
- this is enormously enhanced by the availability to breadwinners of fast train transport which permits probably the majority to commute either daily or weekly to urban workplaces;
- pull of place also exerts an influence on best -value choices. Contrary to received wisdom, so called rural populations do not all yearn for the city's bright lights. Our research reveals that subjective 'no place like home' attitudes are the norm even among

younger adults. This is understandable if the popular misconception that social life in country villages and settlements is entirely different to urban so cial life is dispensed with - from accessible consumer centres to visiting friends, partying, playing pool, sports activities, discos, taverns, jazz concerts and so -forth, the available recreation and leisure menus basically the same.

## 11 Implications

Whereas the Oxford Dictionary defines power as a property, quality or function giving an object or person vigour, energy, strength or the ability to do something, it shifts emphasis to another -directed process when dealing with empowerment which is defined as authorising or licensing to do, giving power to, making able. This encapsulates South African thinking about the poor who are considered powerless to do anything for themselves. It is a top -down perspective. And so far it has brought virtually no relief to the country's poor. Poverty, unemployment and job creation have been on agendas for decades and there is a constitutional imperative to transform quality of life for all citizens. It is surely no credit to the intelligence or resourcefulness of those driving the process that the war on poverty and unemployment in order to empower the disempowered still shows no indication whatsoever of being won. It becomes relevant to raise the possibility of hidden agendas. Who might benefit from prolonging the war? How?

On a less conspiratorial note there is little doubt that continuance of defective, inappropriate paradigms which overlook the impact of social change on livelihoods, lifestyles and aspirations of the so-called rural poor create barriers to meaningful, effective, sustainable empowerment delivery.

It can be suggested that impetus to empower the poor has stemmed less from top down interventions and more from self -started initiatives. On the job creation front, regardless of their imperfections the grassroots -initiated taxi industry, street trading and community -based SMMEs have almost certainly made the largest contribution to actual job creation. If such activities are deemed 'survivalist' only, they can at least be placed at one end of a self -empowerment continuum. The people's housing renaissance is at the other end, signifying a thrust towards real upward mobility and advancement which will be appreciated as such by all except unrepentant Marxists who detest private home ownership because it is seen as capitalism's basic building block.

Substantial bricks and mortar investments by a never -growing number of households speak both of commitment to permanence in the village or settlement regarded as home, and a sense of legitimate ownership over the investment. These populations have shown that they do not need formal legal title to improve their quality of life. The subjective reality for most is that land reform happened in 1994 and they have wasted no time in literally building on this base, proclaiming their roots and attachment to their own particular locality, insisting that no other location will do. They express a sense of being in control of their own destiny. They do not anticipate any further pushing about like pawns on a chessboard by players in Pretoria or elsewhere who design development blueprints which ignore their own preferences, plans and intentions.

Land values, costs and tenure entitlement rather than merely a culture of non -payment

influence and justify the general outlook that country areas are cheap as well as good to live in. "We love the country because we can live here so cheaply" is stated not with any sense of exploitativeness or advantage presently being taken of existing circumstances but as a fact of life.

Until now there has been widespread ignorance about the actual parameters of land reform and not a pressing sense of urgency about obtaining legal tenure, yet paradoxically every one including those in settlements whose leaders have taken the land reform communal property option, as well as residents falling under traditional (tribal) authorities with whom they have no quarrel, know about and want individual title deeds. Some respondents say that this would enable them to access bank loans to start businesses; others tie it into protecting their housing investment, obtaining building bonds, enabling them to upgrade their accommodation at no risk. There does seem to be some understanding that although present costs of acquiring or occupying land in these localities is low the future may be otherwise, to the advantage of those getting in on the ground floor now. Especially in localities within an hour of major metropolitan industrial hubs the expectation is that there will be an inevitable continuation and growth of urban spread in their direction accompanied by fast-track community infrastructural development by government. Present property and bricks-and-mortar investments are viewed not merely as a best value strategy for survival but also as an avenue for future upward mobility, as a sounder provident fund than ownership of cattle.

Among the Peruvian Hernando de Soto's many relevant points is that the single most important source of funding for new businesses in the United States is a mortgage on the entrepreneur's house. The self-driven housing renaissance speaks of extraordinary entrepreneurial capacities among populations generally understood as hopeless helpless poorest of the poor tucked away in obscure and dusty spots in South Africa's hinterland regions. This housing appears to be largely well within accepted building standards. In conjunction with legally acceptable property ownership it could provide an important bridge to further upward mobility and economic empowerment.

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*Mercia Waring, an anthropologist, is incorporating this research in a Ph.D at Pretoria University. Benoit Allanic, a geographer, represents the French NGO CRIAA -SA-DC. They operate as a research team called "Innovative Scientific Perspectives".*

*PO Box 140*

*Auckland Park*

*2006*

*Tel: (011) 4781883*

*Cell: 0826892196*

*Email: [Criaajhb@wn-aps.org](mailto:Criaajhb@wn-aps.org)*